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THE COFFEE MARKET.

Cost and Freight Offers at Discount

From Brazil Spot Prices.

Business in coffee futures, as transacted by the Coffee Exchange liquidating committee yesterday, was light. Prices were lower, December selling at 7.05 cents, the lowest price it can touch under the ruling making the 1.30 price of July 30 the peg price.

Cost and freight offers received from Brazil quoted Santos 4s at \$9.00 to 10 cents, which compared with 12 1/2 @ 12 3/4 cents, quoted in the Santos spot market.

This sharp discount on the cost and freight makes it appear that little progress is being made in the credit situation and that difficulties are great in arranging for shipments.

The local spot market shows no material change. Demand continues light, with prices at about the same levels.

RAILROAD EARNINGS.

The Erie Railroad reports for July:

Gross revenue, \$1,000,000; net, \$1,000,000

Operating expenses, \$1,000,000; net, \$1,000,000

Operating income, \$1,000,000; net, \$1,000,000

Operating expenses, \$1,000,000; net, \$1,000,000

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FINANCIAL NEWS AND COMMENT

Solution of Problems Hampered by Doubt About Length of the War.

FOREIGNERS TAKE STEEL

Importance of Federal Reserve Board Conference at Washington Tomorrow.

No very definite addition was made yesterday to the sum total of progress achieved so far in the solution of the problems created by the European war. There was possibly some basis in the war news for conjecture that a conflict which was being waged on such a colossal scale and at such a terrific pace was the more likely to terminate early on account of the exhaustion of the financial community who is willing to make calculations dependent on the approximate length of the European struggle.

The time factor is, however, one of the difficulties in the situation. Its very uncertainty is a source of great trouble to the financial community, and the financial and commercial readjustments are hampered by doubt as to whether or not arrangements should be of an emergency character only or should be of a more permanent order.

Advisers from London suggested that despite the extension of the British financial market for a month the London financial market was not in a position to make a normal business activity. September will at least be occupied by British financial markets in an effort to resume stock market dealings in some fashion because the pressure for facilities with which to render security positions liquid is increasing abroad as well as here. Incidentally it might be noted that the closing of the Paris Bourse was of no special significance because no significance has been attached to the dealings of the French market since the close of the war.

Indications of the foreign exchange market were that the supply of exchange might have an early enlargement as a result of the closing of the London market. There was talk of the possibility that in the near future London would begin to accept our bankers' bills with moderate freedom, although after its untimely experience this summer American financial institutions will not readily overcome a reluctance to anticipate very much any voluminous export of goods and commodities. The tone of foreign exchange was reported slightly easier because of the completion of settlement arrangements for the turn of the month, but the quantity of export bills is as yet far from considerable, but the aspects of the grain market were gratifying in their continued export order.

A degree of optimism should also be promoted by the authoritative reports of conditions in the steel industry. The steel trade is in a position to be expected to be an expanding aggregate of inquiries from foreign quarters for American steel, and a striking feature of the market is the way in which foreign orders, originally placed with German makers, are being transferred to American manufacturers at substantial advances over the original prices.

It is becoming more clearly recognized that a realization of the general foreign trade opportunity is dependent on producing and shipping facilities, but upon the country's ability to finance an external trade movement. There can be little question that, whatever the programme of the conference, which the Federal Reserve Board has called for tomorrow in Washington, about the most important subject discussed must be ways and means of securing the necessary facilities and extending the credit by which goods can be moved in foreign trade.

Despite all that is now being said about the inadvisability of establishing the new banking system in a period of so much strain it may appear that the advantages which the Federal Reserve system can confer in the way of capitalizing the country's resources and making the full use of its banking power will be much more consequence than the disadvantages of making the transition from one banking system to another at this time. The Federal Reserve Board is not alone in its view. The Federal Reserve Board is not alone in its view. The Federal Reserve Board is not alone in its view.

The fact that representatives of bond holders decided to hold a meeting last night in the city of New York, to consider the meeting to consider a partial suspension of the embargo against ordinary investment dealings in securities showed that so far the corporate world is possible to determine a safe line of action. Routine news included the announcement of the regular Atlantic dividend. Wheat was firm, but the principal strength in the agricultural markets was in corn, which responded to respected private estimates of a fall of about 8 points in the condition of the crop during August.

THE COPPER MARKET.

Some Talk of Further Curtailment Unless Demand Improves.

There was some talk of further curtailment of the copper production in the United States, but no definite plans were announced for carrying such intimation into effect. No new export buying has appeared and shipments now being made are on orders booked in July.

The market has settled down into an unsatisfactory affair, with spasmodic inquiry from domestic manufacturers. For a period the brass mills were operating on better than other consuming industries, in consequence of which condition they have been temporarily at least.

Mohawk Mining Company announced its August output at 10,000 tons of mineral. Atlantic Coast Copper Company at 9,000 tons and Quincy Mining Company at 1,115 tons. Phelps Dodge & Co. decided not to make public their August figures, following the lead established a month ago by the Anaconda.

London sent word that stocks of copper increased 794 tons in the second fortnight of August, while the visible supply increased 1,194 tons.

SUB-TREASURY STATEMENT.

TUESDAY.

Paid by Sub-Treasury to banks, \$1,278,000

Paid by banks to Sub-Treasury, \$1,278,000

Loss to banks on day's transactions, \$1,278,000

Since Friday last, \$1,278,000

Paid by Sub-Treasury to banks, \$1,278,000

Paid by banks to Sub-Treasury, \$1,278,000

Loss to banks same period previous week, \$1,278,000

GOSSIP OF WALL STREET.

Fat Years and Lean Years.

The present state of the financial district is of course due to well defined causes entirely beyond its control. Every one in the district, employer and employee alike, is in the same boat, all suffering from the paralysis of business. The brokerage house which finds itself obliged to cut expense and to let some of its employees go, is in the same boat. A brokerage office is a trained machine which it takes years to build up to a high state of efficiency. Firms that are able to keep their men will be in a position to take advantage of opportunities when business is resumed. But in many cases the cutting down of expenses in this way has been unavoidable. The burden has been all the harder to bear because for three or four years now business has been steadily growing worse and Wall Street has been largely "living on its fat." But generally speaking a contributing cause for the present plight is the fact that the financial district has never had a proper realization of the nature of the business it does. Like none other in the world the business of the financial district is a business of fluctuations. Wall Street has never treated its business scientifically. Every boom and every depression has been considered at the time as a permanent movement and every period of prosperity has been regarded as a permanent state of affairs. It is one of the saddest facts of Wall Street itself of the business it does a substantial bulwark will be built up against hard times in the future.

Human Treatment.

But in spite of the seriousness of the present crisis the plight of the Stock Exchange employee has not been greatly exaggerated by the community at large. It is far from true that the majority of brokerage houses are discharging their employees wholesale without regard to the consequences to the employees. Weak firms are doing it, of course, as a matter of dire necessity. But as a general rule the situation has been met in a spirit of helpfulness and self-sacrifice. The employees of the brokerage houses are not being discharged without regard to the consequences to the employees. Weak firms are doing it, of course, as a matter of dire necessity. But as a general rule the situation has been met in a spirit of helpfulness and self-sacrifice. The employees of the brokerage houses are not being discharged without regard to the consequences to the employees. Weak firms are doing it, of course, as a matter of dire necessity. 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